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March 5, 1999

VIA FEDERAL EXPRESS

Michael Blandina
7596 S. Telluride Court
Aurora, CO 80016

Re: Global Pilot Platform Patent Application
Our Ref. No.: 10655.7117

Dear Michael:

As you may know, Robert Berry and Mari Belczynski did not execute the required declaration within the appropriate time to avoid abandonment of the patent application. Thus, to avoid abandonment, we were forced to file a new patent application claiming priority to the original patent application.

As such, we must obtain your execution of the attached declaration and assignment. To assist in your review, the attached patent application is similar to the prior application, except the attached patent application includes the additional changes which you previously approved in the preliminary amendment from the prior application.

We would appreciate receiving the executed declaration and assignment in my office no later than March 23, 1999. In the meantime, if you have any questions related to the new application, declaration or assignment, we would be happy to discuss them with you.

Sincerely,

SNELL & WILMER L.L.P.


Howard I. Sobelman

HIS:dm

Enclosures

cc: Michael Kelly (w/o encls.)
Robert Miller (w/o encls.)
Judith Rinearson (w/o encls.)
Analydia Shooks (w/o encls.)

ASSIGNMENT

UTILITY PATENT

WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the addresses indicated below, have invented a STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER for which application for Letters Patent of the United States was filed on February 1, 1999 and assigned U.S. Serial No. 09/241,188;

AND WHEREAS, AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "ASSIGNEE"), a corporation organized and existing under and by virtue of the laws of the State of New York having its principal place of business and mailing address at General Counsel's Office, American Express Tower, World Financial Center, New York, NY 10285, is desirous of acquiring an interest therein;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the invention as described in the aforesaid application, including any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives,

AND HEREBY AGREES to transfer a like interest to ASSIGNEE, its successors, assigns and legal representatives, without further remuneration, in and to any improvements and applications for patents based thereon, growing out of or relating to the invention; and to provide all reasonable assistance and execute any papers desired by ASSIGNEE, its successors, assigns and legal representatives, to perfect ASSIGNEE's full protection and title in and to the invention hereby transferred and to file any of the aforementioned applications.

EXECUTED as of the date(s) written below by ASSIGNOR:

INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
Michael Blandina	_____ _____	_____	_____
STATE OF _____)		
) ss.		
County of _____)		

On this _____ day of _____, 1999, before me, a notary public in and for said county, appeared Michael Blandina who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and he acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth.

(Seal)

Notary Public

My commission expires:

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